

Health insurance marketplaces open Oct. 1. What you need to know to choose a plan.

By Lena H. Sun, Published: September 16, 2013

It might not be Black Friday, the day after Thanksgiving, but Oct. 1 should be a shopping day to remember.

For the first time, millions of uninsured Americans will be able to go online to compare health insurance plans, find out if they are eligible for federal help in paying the premiums and buy coverage.

That, at least, is the way things are supposed to work when the online health insurance marketplaces, the centerpiece of the 2010 Affordable Care Act, open for business. If there are computer or other glitches, all bets are off.

The initial open enrollment period for these marketplaces, which operate as interactive Web sites, runs from Oct. 1 through March 31. Under the law, most Americans are required to have insurance by Jan. 1, 2014, or face a fine, but officials have said those who are insured by April 1 won't be penalized. Insurance bought by mid-December will take effect Jan. 1; coverage bought by mid-March is effective April 1.

Insurers must meet new requirements. For the first time, for example, they'll be barred from rejecting people with preexisting conditions or charging them more.

Each state will have its own online marketplace, or exchange, and offer in-person help. The District and some states, including Maryland, will run their own marketplaces. The federal government will run others, including Virginia's. A federal Web site, www.healthcare.gov, will direct people to the right marketplace.

The marketplaces will tell people if they are eligible for Medicaid, which many states are expanding, or if they should sign up for private plans. If someone doesn't qualify but earns less than four times the federal poverty rate — \$45,960 for an individual and \$94,200 for a family of four — that person may qualify for subsidies to reduce the cost of the premiums. Small businesses will also be able to sign up their employees for policies on the marketplaces in many states.

Individual policies will be organized into four tiers — bronze, silver, gold and platinum — depending on their coverage and costs. (For more details, see accompanying story.)

People with employer-sponsored coverage generally won't buy on the exchanges, nor will those on Medicare, Tricare or other veterans health-care plans.

How to buy insurance under Obamacare if you live in DC

The District will have one of the country's smallest marketplaces — a distinction it shares with Vermont. It has among the fewest uninsured residents. The rollout of the District's marketplace, DC Health Link, has been controversial at times because the D.C. Council voted in June to require that all small businesses buying policies in 2015 must go through the exchange. That was an effort to make the insurance pool as large as possible.

At least three categories of people will be targeted for enrollment. An estimated 42,000 people, or 7 percent of the District's population, are uninsured. Nearly three-fourths live in Wards 1, 4, 5 and 7, according to the Urban Institute. Almost two-thirds are men and more than half are African American. A majority are younger than 35; most describe themselves as in good, very good or excellent health,

Another group — the estimated 25,000 people who buy insurance on their own, rather than getting it from employers — might use the exchange to try to find better deals, District officials said. The law also requires some congressional staff members to use the marketplaces, and that could produce an influx of young and healthy people in DC Health Link.

The District was one of the first jurisdictions to expand its Medicaid program in 2010, shortly after the Affordable Care Act was enacted. The expansion is the most generous in the region, covering adults up to twice the federal poverty level. That means an individual earning up to \$22,980, or a family of four earning up to about \$47,100, would be eligible.

Insurance plans

Three insurers — Aetna, CareFirst BlueCross BlueShield and Kaiser Permanente — are offering 34 individual and family plans.

Unlike in Virginia and Maryland, insurers in the District will not charge higher rates for smokers.

Insurance officials gave these examples of potential premiums for District residents:

- A 27-year-old seeking to purchase the cheapest “bronze” policy could face a monthly premium of \$124.05 for a CareFirst plan and up to \$195.04 for an Aetna plan.
- A 55-year-old seeking to buy a “silver” policy could pay \$423 for a CareFirst plan and up to \$543 for an Aetna plan.

These estimates don't include subsidies, which will cut the costs for many enrollees.

Businesses with 50 or fewer full-time employees that do not currently provide insurance to their employees but want to do so next year will be required to buy through the marketplace. (Small businesses that now offer insurance can renew their policies or change plans in 2014 without going through DC Health Link.)

Consumer assistance

People who need help can go online to www.dchealthlink.com or contact the marketplace call center at 855-532-5465, which provides assistance in several languages, including Spanish, Amharic, Vietnamese, Mandarin and Cantonese. The call center is open Monday through Friday, 8 a.m. to 6 p.m. Starting Oct. 1, it will be open seven days a week, 24 hours a day.

Health Link officials are teaming up with DC United, retailers and city recreation centers to encourage adults who don't have insurance or have inadequate coverage to consider buying policies.

Almost three dozen community organizations were awarded \$6.4 million in grants last month to train more than 150 guides to provide in-person help. The organizations include the DC Primary Care Association, La Clinica del Pueblo, Brown Memorial AME Church, Unity Healthcare, Whitman-Walker Clinic and Planned Parenthood of Metropolitan Washington.

How to buy insurance under Obamacare if you live in Md

Maryland has been one of most enthusiastic supporters of the federal health-care law, moving quickly to set up its own insurance marketplace — the Maryland Health Connection — and to procure millions of federal dollars to build and promote the exchange.

The state is teaming up with the Baltimore Ravens to urge uninsured people to sign up for coverage and is partnering with Giant Food, Safeway and CVS to provide information about enrollment in stores across the state. Twitter, Facebook and YouTube are part of a campaign to educate consumers about Obamacare.

An estimated 14 percent of Marylanders, or 800,000 people, are uninsured. Nearly 222,000 of them live in Montgomery and Prince George's counties. Officials hope 180,000 people sign up for private insurance in the first year and expect an additional 100,000 to enroll in the state's expanded Medicaid program, which takes effect Jan. 1. Adults earning up to about \$15,856 a year, or a family of four earning up to \$32,499, will qualify for Medicaid.

Insurance plans

Nearly four dozen medical plans will be sold on the exchange by six carriers including CareFirst BlueChoice of Maryland, Kaiser Foundation Health Plan, All Savers and a new entrant, Evergreen Health Cooperative.

Insurance regulators gave these examples of potential premiums for nonsmoking Marylanders in the D.C. area:

- A 25-year-old would face monthly premiums ranging from \$115 for a CareFirst BlueChoice policy to \$237 for an All Savers plan in the “bronze” category. (Bronze plans have lower monthly premiums but higher out-of-pocket costs than policies labeled silver, gold and platinum.)

- A 50-year-old might pay \$278 a month for a CareFirst BlueChoice “silver” plan — a notch up from a bronze policy — and up to \$470 for an All Savers plan.

These estimates don’t take subsidies into account, so the actual cost to many consumers would be lower. Officials figure that three out of four of the newly insured will get subsidies.

Unlike many other state exchanges, the Maryland marketplace won’t be open until January for companies with up to 50 full-time employees to shop for plans for their workers.

Consumer assistance

People who need help can go to www.marylandhealthconnection.gov or call 855-642-8572 (TTY: 855-642-8573). The call center staff has Spanish speakers and has arranged to handle questions in 200 other languages. The center is open Monday through Friday, 8 a.m. to 6 p.m. During open enrollment, it will be open weekdays until 8 p.m., Saturdays from 8 a.m. to 6 p.m. and Sundays from 9 a.m. to 2 p.m.

Maryland is training about 5,000 people to help with outreach and enrollment. They include health and social service workers, insurance brokers, consumer guides known as “navigators” and others. A network of consumer assistance groups is being set up to provide one-on-one help. People can go to the Maryland Health Connection Web site to find a local “connector.”

How to buy insurance under Obamacare if you live in Va.

Virginia’s Republican leaders have been staunch critics of the Affordable Care Act, which many state leaders see as a gross overreach by the federal government. The state filed an unsuccessful lawsuit challenging the law, has declined so far to expand Medicaid and isn’t running its own health insurance marketplace. The federal government will run it instead.

As a result, the state wasn’t eligible for millions of dollars in federal funds for consumer assistance, outreach and enrollment. Virginia is expected to have at least 16 consumer helpers in the entire state; that compares with about 80 for Montgomery and Prince George’s counties. The private and nonprofit sectors are scrambling to try to fill the gaps.

The commonwealth has about 872,000 uninsured residents, according to state officials. A little more than half are expected to be eligible for federal subsidies if they buy private insurance on the marketplace.

Because Virginia has not yet expanded Medicaid, low-income residents won’t have the same benefits as their counterparts in Maryland and the District, which broadened coverage to include more low-income adults. In Virginia, which has one of the strictest standards in the country,

childless adults are not eligible for Medicaid no matter how poor, unless they're pregnant or disabled.

But under the health-care law, Virginians who earn between 100 percent and 400 percent of the poverty level (between \$11,490 and \$45,960 for an individual and between \$23,550 and \$94,200 for a family of four) are eligible to buy subsidized policies on the marketplace.

Insurance plans

Nine insurers plan to offer more than 200 medical plans for Virginia residents. The companies include CareFirst BlueChoice, Kaiser Foundation Health Plan of the Mid-Atlantic States and Innovation Health Insurance, a recently formed partnership between Northern Virginia's Inova Health System and Aetna.

An analysis of insurance filings by the Kaiser Family Foundation gave these examples of potential premiums for nonsmokers in the D.C. region, which includes Arlington, Fairfax and Prince William counties:

- A 25-year-old choosing a "bronze" option would face monthly premiums ranging from \$138 for a CareFirst BlueChoice policy to \$241 for an Optima Health policy. Bronze plans have lower monthly premiums but higher out-of-pocket costs than other choices.
- A 50-year-old buying a "silver" plan could pay \$362 for an Innovation policy or \$465 for an Optima plan.

These estimates don't take subsidies into account, so the actual cost to many consumers would be lower.

The Small Business Health Options Program (SHOP) will also be open Oct. 1 for companies with up to 50 full-time employees that want to buy small-group coverage for them.

Consumer assistance

Local social service offices and a new statewide call center will process applications for Medicaid, referring applicants to the federal marketplace whenever appropriate. State officials are hoping to have a Web site and telephone number for that call center operational by Oct. 1.

The Virginia Poverty Law Center received a federal grant in August to assist people wanting to buy insurance. It will have about 16 "navigators" working statewide to identify and help uninsured Virginians. The center will coordinate with local organizations, reaching out to specific groups, such as community college students, workers at small businesses and lower-income families.

Before Oct. 1, the law center plans to open a toll-free number and Web site for consumers who want help, including in-person assistance filling out applications.

Community health centers across the state are also hiring guides to help consumers.

In the meantime, Virginians can get information online at www.healthcare.gov and from the federal government's call center at 800-318-2596. The call center is available seven days a week, 24 hours a day.

How do the health law's online exchanges work? What you need to know to get started.

© The Washington Post Company